

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)	Grau	Examiner	Gregory A. Pollock
Serial No.	10/711,172	Group Art No.	3693
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For	Investment Program Contribution System		

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In compliance with 37 C.F.R. § 1.97 and the continuing duty of disclosure under 37 C.F.R. § 1.56, Applicants call to the attention of the Examiner the references listed on the attached Form PTO/SB/08A. It is respectfully requested that this Information Disclosure Statement be entered and the documents listed on attached Form PTO/SB/08A be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.97(g), this Information Disclosure Statement is not to be construed as a representation that a search has been made. In accordance with 37 C.F.R. § 1.97(h), this Information Disclosure Statement is not to be construed as an admission that the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement does not include copies of cited U.S. patents and U.S. patent publications pursuant to 37 C.F.R. § 1.98(a)(2).

As this Information Disclosure Statement is being submitted before the first office action, no fees are believed to be due. If any fees are necessary, however, the Commissioner is hereby authorized to charge any fees, or credit any overpayment, to Deposit Account 50-1662 pursuant to 37 CFR § 1.25.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

POLSINELLI SHALTON FLANIGAN SUELTHAUS PC

Date: October 2, 2008

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